

Allstate 2017 Safe Driving Study Results

City	Province	2017 Ranking	Collision Claims Frequency (per 100 cars 2015 – 2017)	2015 Ranking	Collision Claims Frequency (per 100 cars 2013 – 2015)	Increase or Decrease in Collision Claims Frequency
Hanmer	ON	1	3.65%	11	4.06%	-10%
Spruce Grove	AB	2	3.79%	7	3.77%	0%
Chelmsford	ON	3	3.82%	3	3.61%	6%
Lethbridge	AB	4	3.86%	17	4.39%	-12%
Medicine Hat	AB	5	3.99%	18	4.45%	-10%
Val Caron	ON	6	4.00%	24	5.06%	-21%
LaSalle	ON	7	4.11%	2	3.49%	18%
Garson	ON	8	4.14%	76	6.58%	-37%
Woodstock	ON	9	4.26%	6	3.75%	14%
Brockville	ON	10	4.30%	10	4.03%	7%
Sherwood Park	AB	11	4.34%	32	5.30%	-18%
North Bay	ON	12	4.36%	33	5.30%	-18%
St. Thomas	ON	13	4.44%	4	3.70%	20%
Stittsville	ON	14	4.46%	57	5.89%	-24%
Sarnia	ON	15	4.50%	13	4.31%	4%
Chatham	ON	16	4.55%	8	3.98%	14%
Leduc	AB	17	4.65%	38	5.39%	-14%
Sault Ste. Marie	ON	18	4.69%	20	4.84%	-3%
Amherstburg	ON	19	4.72%	9	4.02%	17%
Essex	ON	20	4.72%	1	3.09%	53%
St. Albert	AB	21	4.76%	31	5.29%	-10%
Kingston	ON	22	4.81%	34	5.30%	-9%
Riverview	NB	23	4.82%	40	5.52%	-13%
Sudbury	ON	24	4.95%	36	5.31%	-7%
Belleville	ON	25	5.01%	22	4.98%	1%
Belle River	ON	26	5.02%	12	4.10%	22%
Peterborough	ON	27	5.03%	15	4.37%	15%
Waterdown	ON	28	5.04%	26	5.16%	-2%
Thunder Bay	ON	29	5.13%	37	5.34%	-4%

City	Province	2017 Ranking	Collision Claims Frequency (per 100 cars 2015 – 2017)	2015 Ranking	Collision Claims Frequency (per 100 cars 2013 - 2015)	Increase or Decrease in Collision Claims Frequency
Cornwall	ON	30	5.14%	39	5.47%	-6%
Bedford	NS	31	5.15%	45	5.63%	-8%
Bowmanville	ON	32	5.17%	59	5.94%	-13%
Welland	ON	33	5.17%	25	5.14%	1%
Niagara Falls	ON	34	5.21%	35	5.31%	-2%
Rothesay	NB	35	5.26%	19	4.83%	9%
Saint John	NB	36	5.28%	52	5.82%	-9%
St. Catharines	ON	37	5.36%	23	5.01%	7%
Keswick	ON	38	5.39%	16	4.39%	23%
Newmarket	ON	39	5.44%	29	5.22%	4%
Burlington	ON	40	5.47%	44	5.61%	-3%
Airdrie	AB	41	5.50%	78	6.62%	-17%
Windsor	ON	42	5.53%	28	5.21%	6%
Courtice	ON	43	5.55%	21	4.88%	14%
Georgetown	ON	44	5.58%	14	4.32%	29%
Fredericton	NB	45	5.58%	48	5.69%	-2%
Aurora	ON	46	5.62%	41	5.57%	1%
Waterloo	ON	47	5.66%	56	5.87%	-3%
Brantford	ON	48	5.69%	46	5.67%	0%
Innisfil	ON	49	5.72%	30	5.27%	8%
Thorold	ON	50	5.73%	5	3.72%	54%
Cambridge	ON	51	5.73%	49	5.72%	0%
Stoney Creek	ON	52	5.75%	51	5.81%	-1%
Oakville	ON	53	5.98%	55	5.86%	2%
Dieppe	NB	54	6.01%	50	5.75%	5%
Kitchener	ON	55	6.04%	43	5.59%	8%
Calgary	AB	56	6.04%	65	6.22%	-3%
Dartmouth	NS	57	6.05%	63	6.08%	-1%
Ancaster	ON	58	6.06%	42	5.57%	9%
Moncton	NB	59	6.07%	79	6.64%	-9%
London	ON	60	6.11%	67	6.25%	-2%
Orleans	ON	61	6.13%	82	6.74%	-9%
Red Deer	AB	62	6.15%	85	6.85%	-10%
Hammonds Plains	NS	63	6.27%	61	6.00%	5%
Stouffville	ON	64	6.30%	47	5.68%	11%
Edmonton	AB	65	6.40%	80	6.65%	-4%

City	Province	2017 Ranking	Collision Claims Frequency (per 100 cars 2015 – 2017)	2015 Ranking	Collision Claims Frequency (per 100 cars 2013 – 2015)	Increase or Decrease in Collision Claims Frequency
Lower Sackville	NS	66	6.45%	70	6.31%	2%
Markham	ON	67	6.50%	73	6.42%	1%
Hamilton	ON	68	6.51%	64	6.18%	5%
Etobicoke	ON	69	6.54%	53	5.82%	12%
Nepean	ON	70	6.58%	68	6.29%	5%
Barrie	ON	71	6.60%	54	5.85%	13%
Oshawa	ON	72	6.61%	72	6.39%	4%
Richmond Hill	ON	73	6.73%	83	6.76%	0%
Mississauga	ON	74	6.76%	69	6.29%	7%
Whitby	ON	75	6.78%	71	6.36%	7%
Guelph	ON	76	6.81%	66	6.22%	9%
Kanata	ON	77	6.87%	27	5.20%	32%
Ottawa	ON	78	6.87%	90	7.18%	-4%
Thornhill	ON	79	6.93%	84	6.77%	2%
Woodbridge	ON	80	6.98%	62	6.03%	16%
Pickering	ON	81	7.04%	81	6.70%	5%
Maple	ON	82	7.06%	87	6.98%	1%
Milton	ON	83	7.26%	86	6.90%	5%
Toronto	ON	84	7.33%	74	6.55%	12%
Concord	ON	85	7.46%	60	5.96%	25%
Bradford	ON	86	7.51%	75	6.57%	14%
Gloucester	ON	87	7.57%	77	6.61%	15%
Brampton	ON	88	7.61%	88	6.99%	9%
Caledon	ON	89	7.62%	58	5.94%	28%
Scarborough	ON	90	7.63%	89	7.07%	8%
North York	ON	91	7.67%	91	7.32%	5%
Ajax	ON	92	7.77%	92	7.40%	5%
Halifax	NS	93	7.90%	93	7.87%	0%

Communities with the greatest decrease in collision claims frequency

Community	Increase or Decrease in Collision Claims Frequency (2013-15 to 2015-17)	Overall Ranking for 2017 study
Garson, ON	-37%	8
Stittsville, ON	-24%	14
Val Caron, ON	-21%	6
Sherwood Park, AB	-18%	11
North Bay, ON	-18%	12

Communities with the greatest increase in collision claims frequency

Community	Increase or Decrease in Collision Claims Frequency (2013-15 to 2015-17)	Overall Ranking for 2017 study
Thorold, ON	54%	50
Essex, ON	53%	20
Kanata, ON	32%	77
Georgetown, ON	29%	44
Caledon, ON	28%	89

Collision claims frequency by province: 2013-2017

Province	2017 Ranking	Collision Claims Frequency (2015- 2017)	2015 Ranking	Collision Claims Frequency (2013-2015)	Increase or Decrease in Collision Claims Frequency
New Brunswick	1	5.00%	1	5.34%	-6.5%
Alberta	2	5.52%	3	5.86%	-5.7%
Ontario	3	6.04%	2	5.76%	4.7%
Nova Scotia	4	6.10%	4	6.36%	-4.1%

Date with the most collision claims per province

Province	Date with Most Collision Claims 2006-2011	Date with Most Collision Claims 2012-2017
Alberta	December 23	December 24
New Brunswick	December 23	February 17
Nova Scotia	December 17	February 13
Ontario	December 22	February 12

Date with the fewest collision claims per province

Province	Date with Fewest Collision Claims 2006- 2011	Date with Fewest Collision Claims 2012-2017
Alberta	August 15	July 13
New Brunswick	April 15	December 25
Nova Scotia	May 4	December 25
Ontario	December 25	December 25

National* collision claims frequency by day of the week - Lowest to Highest (%)

Day of the Week	2017 Ranking	Collision Claims Frequency
Sunday	1	10.0%
Saturday	2	13.2%
Monday	3	13.8%
Tuesday	4	15.1%
Wednesday	5	15.3%
Thursday	6	15.8%
Friday	7	16.7%

^{*}Please note: "National" in the 2017 Allstate Canada Safe Driving Study refers to the four provinces studied: Alberta, New Brunswick, Nova Scotia and Ontario.

National collison claims frequency by month – Lowest to Highest (%)

Month	2017 Ranking	Collision Claims Frequency
April	12	5.2%
August	11	5.2%
July	10	5.4%
May	9	5.5%
September	8	5.6%
June	7	5.6%
March	6	5.6%
October	5	5.7%
November	4	6.2%
January	3	6.7%
December	2	6.7%
February	1	6.8%

Cause of Loss - National (%)

Type of Loss Cause	% of occurrence
Rear-ended	25%
Turning and Intersections	21%
Parked Vehicle	18%
Lane Change	9%
Stationary Object or Ditch	9%
Backing up into Vehicle	8%
Chain Reaction Multi-Vehicle	5%
Pedestrian or Cyclist	2%
Other	2%
Head-on Collision	1%

Ranking of Cause of Loss based on Severity of Claim (National)

Type of Loss Cause	Ranking based on Severity of Claim (1=least severe; 10=most severe)
Pedestrian or Cyclist	10
Head-on Collision	9
Turning and Intersections	8
Chain Reaction Multi-Vehicle	7
Stationary Object or Ditch	6
Other	5
Rear-ended	4
Lane Change	3
Backing up into Vehicle	2
Parked Vehicle	1

Worst Days by Collision Claims per Loss Cause (National)

Type of Loss Cause	Day of the Week	% of occurrence
Rear-ended	Friday	17.3%
Turning and Intersections	Friday	16.7%
Parked Vehicle	Friday	15.9%
Lane Change	Friday	17.1%
Stationary Object or Ditch	Saturday	15.0%
Backing up into Vehicle	Friday	17.6%
Chain Reaction Multi-Vehicle	Friday	18.1%
Pedestrian or Cyclist	Friday	16.4%
Other	Friday	17.7%
Head-on Collision	Thursday	15.5%